

Claims

1. A method for processing an electronic payment transaction, comprising:  
receiving a request for processing the electronic payment transaction from  
a payment terminal, the request including a format type;  
5 determining the format type of the request;  
identifying a host computer configured to process the determined format  
type; and  
transmitting the request to the identified host computer.

10 2. The method of claim 1 further comprising:  
receiving a notification from the identified host indicating whether the  
request is approved.

3. The method of claim 1 further comprising:  
15 receiving a notification from the identified host indicating whether the  
request contains an error message.

4. The method of claim 2 further comprising:  
sending the notification to the payment terminal.

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5. The method of claim 3 further comprising:

sending the notification to the payment terminal.

6. The method of claim 1, wherein the request comprises data packets having

5 header information.

7. The method of claim 6, further comprising encoding the header

information to enable communication of the request between the payment terminal and  
the host computer.

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8. The method of claim 7, wherein the header information is encoded using

an Extensible Markup Language.

9. The method of claim 1, wherein the request for processing the electronic

15 payment transaction relates to authorizing the transaction.

10. The method of claim 1, wherein the request for processing the electronic

payment transaction relates to settling the transaction.

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11. A method for settling a plurality of electronic payments, comprising:

requesting from a terminal information relating to settlement of the

plurality of electronic payments;

receiving at least one respective data packet having settlement information for each payment of said plurality of electronic payments;

determining the format type of each respective data packet;

5 identifying a host computer configured to process the determined format type of each respective data packet; and

transmitting each respective data packet to the identified host computer, wherein the identified host computer is configured to process the format type of said each respective data packet.

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12. The method of claim 11 further comprising:

receiving a notification from the identified host indicating whether the settlement is processed.

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13. The method of claim 11 further comprising:

receiving a notification from the identified host indicating whether the settlement generates an error message.

14. The method of claim 12 further comprising:

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sending the notification to the payment terminal.

15. The method of claim 13 further comprising:  
sending the notification to the payment terminal.

16. The method of claim 11 wherein the request comprises data packets  
5 having header information.

17. The method of claim 16, further comprising encoding the header  
information to enable communication of the request between the payment terminal and  
the host computer.

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18. The method of claim 17 wherein the header information is encoded using  
an Extensible Markup Language.

19. A system for processing an electronic payment transaction, comprising:  
15 an interface for receiving a request for processing the electronic payment  
transaction from a payment terminal, the request including a format type; and

a processor for:

determining the format type of the request;

identifying a host computer configured to process the determined

20 format type; and

transmitting the request to the identified host computer.

20. The system of claim 19 wherein the processor is further configured for receiving a notification from the identified host indicating whether the request is approved:

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21. The system of claim 19, wherein the interface is further configured for receiving a notification from the identified host indicating whether the request contains an error message.

10 22. The system of claim 20, wherein the processor is further configured for sending the notification to the payment terminal.

23. The system of claim 21, wherein the processor is further configured for sending the notification to the payment terminal.

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24. The system of claim 19, wherein the request comprises data packets having header information.

20 25. The system of claim 24, wherein the processor is further configured for encoding the header information to enable communication of the request between the payment terminal and the host computer.

26. The system of claim 25 wherein, the header information is encoded using an Extensible Markup Language.

5 27. The system of claim 19, wherein the request for processing the electronic payment transaction relates to authorizing the transaction.

28. The system of claim 19, wherein the request for processing the electronic payment transaction relates to settling the transaction.

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29. A system for settling a plurality of electronic payments, comprising:  
an interface for receiving at least one respective data packet having  
settlement information for each payment of said plurality of electronic payments; and  
a processor for:

15 determining the format type of each respective data packet;  
identifying a host computer configured to process the determined  
format type of each respective data packet; and  
transmitting each respective data packet to the identified host  
computer, wherein the identified host computer is configured to process the format type  
20 of said each respective data packet.

30. The system of claim 29 wherein the interface is further configured for receiving a notification from the identified host indicating whether the settlement is processed.

5 31. The system of claim 29 wherein the interface is further configured for receiving a notification from the identified host indicating whether the settlement generates an error message.

32. The system of claim 30 wherein the processor is further configured for  
10 sending the notification to the payment terminal.

33. The system of claim 31 wherein the processor is further configured for sending the notification to the payment terminal.

15 34. The system of claim 29 wherein the request comprises data packets having header information.

35. The system of claim 34 wherein the processor is further configured for encoding the header information to enable communication of the request between the  
20 payment terminal and the host computer.

36. The system of claim 35 wherein the header information is encoded using an Extensible Markup Language.

37. The system of claim 29 wherein the request for processing the electronic payment transaction is received from the payment terminal by a serial connection.

38. The system of claim 29 wherein the request for processing the electronic payment transaction is received from the payment terminal by a an Internet protocol connection.

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39. The system of claim 38 wherein the Internet protocol connection comprises a TCP/IP connection.

40. The system of claim 19, wherein the processor transmits the request to the host computer over the Internet.

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41. The system of claim 19, wherein the processor transmits the request to the host computer by modem.

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